

## ABSTRACT

The present invention provides a payroll access program allowing an employee to request access to payroll through a third party. The third party receives the request from an employee for payroll access and then forwards requested funds to the employee on demand.

5 The third party then notifies the payroll service handling the employee's payroll to deduct the forwarded funds from the employee's payroll check and reimburse the third party for the funds forwarded. The third party and the payroll service may also deduct and receive a fee for the service.

W:\7500\7885\0005\mmcPatAppGen.wpd